

QUARTERLY REVIEW



JANUARY 2025

*"Your Hometown
Credit Union!"*

*Join Us for Our
Annual Meeting
February 11, 2025
@ 4:30pm*

**Santee Cooper McCall
Auditorium**
1 Riverwood Dr.
Moncks Corner, SC 29461

**Santee Cooper Horry/
Georgetown Auditorium**
305A Gardner Lacy Rd.
Myrtle Beach, SC 29579

The meeting will be held
simultaneously at the Santee
Cooper McCall Auditorium in
Moncks Corner & the Santee Cooper
Auditorium at Horry/Georgetown.

During the meeting, we will hold
elections for the Board of Directors
and Supervisory Committee. Enjoy
a selection of great door prizes and
gifts for everyone in attendance.

Please visit

www.santeecoopercreditunion.com
for more details.

Holiday CLOSINGS

New Year's Day... Wednesday, January 1
MLK Jr. Day..... Monday, January 20
Good Friday Friday, April 18

Your Best New Years' Resolution Transfer Your Balances Today & Start Saving!

Release the squeeze on your budget this holiday season and enjoy instant relief by securing a lower interest rate. See instant savings when you switch to our **Visa® Platinum or Visa® Classic Credit Cards with 3.99% APR on balance transfers.***

Enjoy exclusive member savings and improve your finances with our Balance Transfer Special!

- ✓ **3.99% APR** on Balance Transfers for 15 Months*
- ✓ **FIXED 11.99% or 13.99% APR** on new purchases*
- ✓ No Annual Fee or Balance Transfer Fee
- ✓ SCCU VIP Rewards

FIXED Low Rates
(inflation-proof)

3.99% APR
for 15 months*
(Balance Transfers Only)

Exclusive
SCCU VIP Rewards

**Special
Intro Rate**

**3.99%
APR**
for 15 months on
Balance Transfers*



*APR = ANNUAL PERCENTAGE RATE. With this promotion, credit card holders will be able to complete Balance Transfers from November 1, 2024-March 31, 2025 with no balance transfer fee. Any balance transfers will be at a promotional rate of 3.99% APR for 15 months. After the 15 months, the rate will return to the established fixed rate at the time. This promotional rate would not apply to purchases. This promotion applies to SCCU Visa Classic and Visa Platinum cards.



Save with our Visa® Skip▶@Pay

The new year is here, and many are looking for ways to save. That's why we're offering all members the chance to skip their **January 2025 VISA® Credit Card Payment.***

That's right! If you have either a **VISA® Classic** or **VISA® Platinum Credit Card** with us, you may be eligible to skip your minimum payment for January. When you receive your monthly statement for January 2025, you'll notice the "Minimum Payment" box will show you owe \$0.00 if you are eligible to skip your January payment.*

We Make it Easy to Skip Your Payment!

If you are eligible to skip your payment and would like to participate in this offer, there is no paperwork to fill out or turn in. Just simply forego making your payment for the month. However, if you prefer to make your monthly payment, you are still able to do so.

For questions or more information on this great offer, give us a call today!

*Restrictions do apply. Interest will continue to accrue on all skipped loan payments. All accounts must be current and in good standing to qualify. Regular payment will resume on February 28, 2025.

Working For People, Not For Profits.



Community Events



**Town of Moncks Corner
Halloween Festival**



**2024 "People Helping People"
Food Drive**

Myrtle Beach Branch in Market Common is Now Open

We want to extend our sincere gratitude for your dedication and continued patience throughout the closure of our Myrtle Beach office located in the Market Common.

Our repairs are finished, and we are excited to announce that our Myrtle Beach Branch located in the Market Common is open for business. Our schedule is also back to normal with our hours being Monday-Friday from 8:15 AM-5:00 PM and our drive-thru remaining open until 5:30 PM on Fridays.

As a way to show our appreciation, we are planning to have a Grand Re-Opening for our Myrtle Beach office to be announced at a later date. We will announce the official date of this event through our social media outlets, website and e-mail blasts. We will have food, drinks and giveaways, and look forward to seeing you there!

Multi-Factor Authentication (MFA) Is Coming for Mobile and Online Banking in 2025

In an effort to provide even more security for your accounts, we will be enabling multi-factor authentication (MFA) for mobile and online banking. This just adds an additional layer of security when you are accessing your accounts from your smartphone, tablet or computer.

What does this mean? When we enable this feature, you will be prompted to put in a verification code that will either be sent to your e-mail or phone via a text message. It is important that we have your most recent contact information in our system to ensure that the code will be sent to the right e-mail or phone number. You can submit contact information change requests within online banking. You can also give us a call or stop by either of our branch locations to update your information.

About Our Offices

MAIN OFFICE

612 Rembert C. Dennis Blvd.

Moncks Corner, SC 29461

Phone: (843) 761-4001

Fax: (843) 761-7011

Travis Allen

Rhonda Rosenberger

Lynn Ray

Michelle Jones

Cathy Bowers

Antuan Cromedy

Marcie Henderson

Craig Roark

Stephany Bowman

Erin Hass

Deborah Martin

Mariah Davis

Veronica Seeley

Adrienne Peters

MYRTLE BEACH OFFICE

1232 Farrow Parkway • Suite A

Myrtle Beach, SC 29577

Phone: (843) 839-2225

Fax: (843) 839-2227

Ryan Bell

Tyreek Canty

Mary Kopczynski

Hours

Monday - Friday: 8:15 am-5:00 pm

Drive thru open until 5:30 pm on Fridays

HOME TELECOM MAIN OFFICE DAILY COURIER SERVICE

Email: SCCU@santeecoopercu.org

BOARD OF DIRECTORS

Rosa Lee Deavers, Chair

Karen Whaley, Vice Chair

Yajaira Bess, Secretary

Denny Thompson, Treasurer

William Barlow

William Finn

Vernon Hardee

Chris Wilson

John Fondren

CREDIT COMMITTEE

Sam Dabbs, Chair

Alfred Beaty

Logan Faulkner

SUPERVISORY COMMITTEE

Lateshia Spann, Chair

Jeff Zelenak

Jill Marshall

Loan Rates & Information*

Rates effective as of 11-22-2024

Loan Type	Annual Percentage Rate
Home Equity (variable)	7.50%
Share Secured up to 24 mo	3.00%
Share Secured up to 60 mo	5.00%
Certificate Loan	2% above Certificate rate up to maturity of certificate
VISA® Classic	13.99%
VISA® Platinum	11.99%

Financial Facts

As of 10-31-2024

Loans	\$54,643,746
Shares	\$66,807,124
Assets	\$80,133,281
Members	6,964

Loans are also offered on New and Used Automobiles, Recreational Vehicles, Equipment and Personal Loans.

Share Dividend News

For the fourth quarter of 2024 dividends were posted on 12-31-2024 as follows:

\$5 & up 0.15% APY*

*Annual Percentage Yield

